

Committee: Housing Management and Almshouses Sub-Committee	Date: 27/11/2018
Subject: Insurance Cover and Claims Policy	Public
Report of: Director of Community & Children's Services	For Decision
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Summary

As part of the review of housing management policies taking place in 2018/19, an Insurance Cover and Claims Policy has been drafted which explains the City's obligations to insure its buildings and have appropriate public liability insurance in place for activities happening on its estates.

The policy also describes residents' obligations in relation to insuring their personal belongings.

Recommendation

Members are asked to:

- Approve the Insurance Cover and Claims Policy for use by the Housing Service

Main Report

Background

1. Members will be aware of the project taking place in 2018-19 to introduce new policies relating to many areas of our housing management functions. An Insurance Cover and Claims Policy has been drafted, which explains the City's insurance responsibilities as a landlord and describes residents' obligations in relation to protecting their personal property.

Current Position

2. The City of London is responsible for providing buildings insurance for the properties it manages. The current policy is provided by Royal Sun Alliance (RSA). This covers the fabric of our buildings, including landlords' fixtures and fittings. It does not cover residents' personal contents, which they must insure themselves.

3. The City also has public liability insurance to cover it against claims made by residents and members of the public for personal injury or loss sustained on its premises, for instance lawful visitors to its housing estates. It will also ensure that any City-run events or activities taking place on its estates are appropriately insured. We will support residents who are organising their own community activities to ensure that these are covered too.
4. Residents are obliged to cover their personal possessions with an appropriate level of insurance. This covers loss or damage caused by the usual household risks, such as fire, theft, water damage, or malicious damage. This includes belongings kept outside the home, for example items kept in a storage shed.
5. The Insurance Cover and Claims Policy is intended to give a brief explanation of the cover the City will have in place, as well as the obligations of residents to insure their own property and the arrangements for making a claim.
6. The policy also explains that we cannot compensate residents for loss or damage to their personal effects where this was not due to any fault on the part of the City and they did not have appropriate personal contents insurance in place.

Policy Management

7. This is a new policy and no stand-alone policy has existed in this area previously. Policy approaches have been taken from established housing management practice and from the terms and conditions of tenancy and lease agreements.

Conclusion

8. The Insurance Cover and Claims Policy outlines the cover we will have in place in relation to our housing estates and activities carried on there. It is intended to explain our position as a landlord and make clear that residents are responsible for insuring their own property against normal household risks.

Appendices

- Appendix 1 – Draft Insurance Cover and Claims Policy
- Appendix 2 – consultation comments and responses

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